[the plurality of parameters being] wherein each of the 11 transaction values is weighted in the verifying step 12 according to an importance, as determined by the 13 merchant or from past experience, of that value to 14 15 the credit card transaction, so as to provide [a] the merchant with a quantifiable indication of 16 whether the credit card transaction is fraudulent. 17

- 1 2. (Once amended) The method of claim 1, wherein the 2 verifying step further includes verifying the credit card 3 information based upon a plurality of parameters, wherein the plurality of parameter's include a consistency check, a history 4 check, an automatic verification system and an [internet] 5 <u>Internet</u> identification system (IIS).
 - 3. (Once amended) The method of claim 2 wherein the history check parameter includes a database which can be accessed and supplemented by other merchants with information about transactions with the consumer and such other merchants.
 - The method of claim 2 wherein the 4. (Once amended) [internet] <u>Internet</u> identification\system includes a database which can be accessed and supplemented by other merchants with information about transactions with the consumer and such other merchants.
- 5. (Once amended) An integrated verification system for 1 2 ' determining whether credit card transactions between a merchant 3 and consumer over the [internet] Internet are fraudulent, the system comprising: 4 a controller for receiving credit card \transaction
- information;

1 2

2 3

5

	7 ,	a plurality of parameters for receiving the transaction
	8	information from the controller [means] and means
	9	for providing individual indications of the validity
	10	of transactions;
	11	wherein each value among the plurality of parameters is
(12	weighted according to an importance, as determined
	13	by the merchant, of that value to a particular
	14	credit card transaction, so as to provide the
	15	merchant with a quantifiable indication of whether
	16	the credit card transaction is fraudulent;
	17	and detector means for receiving the indications of
	18	validity and providing an integrated indication of
	19	validity.

6. (Canceled)

7. (Once amended) The system of claim 5 wherein the plurality of parameters include a consistency check, a history check, an automatic verification system and an [internet]

Internet identification system (IIS).

8. (Once amended) The system of claim 7 wherein the history check <u>parameter</u> includes a database which can be accessed and supplemented by other merchants <u>with information</u> about transactions with the consumer and such other merchants.

9. (Once amended) The system of claim 7 wherein the [internet] Internet identification system (IIS) includes a database which can be accessed and supplemented by other merchants with information about transactions with the consumer and such other merchants.

3

1

3

4

10

3

6 7

8

9 10

1

3

	10.	(Once	amended)	A	method	for	verifying	the	validity
of a	cred	lit car	rd transac	tio	n over	the	[internet]	Int	<u>ernet</u>
compi	cisin	g the	steps of:						

- a) obtaining other transactions utilizing an [internet]

 Internet address that is identified with the credit card transaction;
- b) constructing a map of credit card numbers based upon the other transactions and;
- c) utilizing mapped transactions to determine if the credit card transaction is valid.

11. (Once amended) A system for detecting fraud in a credit card transaction between consumer and a merchant over the [internet] Internet comprising:

means for obtaining credit card information relating to
the transactions from the consumer; and
means for verifying the credit card information based
upon a plurality of parameters; the plurality of
parameters being weighted so as to provide a

merchant with a quantifiable indication of whether the credit [care] card transaction is fraudulent.

12. (Once amended) The system of claim 11 wherein the plurality of parameters include a consistency check, a history check, an automatic verification system and an [internet]

Internet identification system.

1 13. (Once amended) The system of claim 12 wherein the 2 history check includes a database which can be accessed and 3 supplemented by other merchants with information about 4 transactions with the consumer and such other merchants.

-7-

14. (Once amended) The system of claim 12 wherein the 2 [internet] <u>Internet</u> identification system includes a database which can be accessed and supplemented by other merchants with 3 4 information about transactions with the consumer and such other 5 merchants. 1 15. (Once amended)\ A computer readable medium containing 2 program instructions for detecting fraud in a credit card 3 transaction between a consumer and a merchant over the [internet, the program instructions] Internet, wherein

6 7

out the steps of:

fraudulent.

a) obtaining credit card information relating to the transactions from the consumer; and

execution of the program instructions by one or more processors of a computer system causes the one or more processors to carry

10 11 12 verifying the credit card information based upon values of a plurality of parameters, in combination with information that identifies the consumer, and that may provide an indication whether the credit card transaction is fraudulent,

14 15

16

17

18 19

13

wherein each value among the plurality of parameters

[being] is weighted in the verifying step according to an importance, as determined by the merchant, of that value to the credit card transaction, so as to provide [a] the merchant with a quantifiable indication of whether the credit card transaction is

20 21

 $\int_{0}^{1} \int_{0}^{1} \int_{0}^{2} dt$

16 (Once amended) A computer readable [containing program instructions for verifying the validity of a credit card transaction over the internet, the program instructions]

5	instructions by one or more processors of a computer system
	causes the one or more processors to carry out the further
	steps of:
0	

medium as recited in Claim 15, wherein execution of the program

- [a)] obtaining other transactions utilizing an [internet]

 Internet address that is identified with the credit card transaction;
- [b)] constructing a map of credit card numbers based upon the other transactions; and
- [c)] utilizing mapped transactions to determine if the credit card transaction is valid.

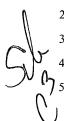
17. (New A method for detecting fraud in a credit card transaction between a consumer and a merchant over the Internet comprising the steps of:

receiving, from the consumer, credit card information relating to the transaction;

creating and storing a consistency check mechanism, a history check mechanism, an automatic verification mechanism and an Internet identification mechanism, each of which may indicate whether the credit card transaction is fraudulent based on transaction information, in combination with information that identifies the consumer in which the transaction information provides the merchant with a quantifiable indication of whether the credit card transaction is fraudulent;

receiving from the merchant and storing a weight value associated with each of the mechanisms and storing the weight value in association with information that identifies the mechanisms, wherein each of the weight values signifies an importance to the

merchant of the value to the credit card transaction 21 22 of the associated mechanism; 23 weighting each value of the plurality of parameters according to the weight values; 24 determining whether the credit card information is 25 fraudulent, based upon the values of the parameters 26 and the weight values; and 27 28 communicating to the merchant, over the Internet, an indication whether the credit card information is 29 fraudulent 30 18. (New) A method as recited in claim 17 wherein the 1 steps of creating and storing further include: 2 creating and storing a history check mechanism that includes a/transaction history database which can be accessed and supplemented by other merchants with information about Aransactions of the consumer with such other merchants 1 (New) A method as recited in claim 17 wherein the 2 steps of creating and storing further include: creating and storing an Internet identification 3 verification system (IIS) mechanism that includes an Internet address database that can be accessed and supplemented with new Internet addresses as Internet 7 address expansion occurs. 20. (New) A method as recited in claim 17 wherein the 1 steps of creating and storing further include: obtaining other transactions utilizing an Internet address that is identified with the credit card



transaction;



constructing a map of credit card numbers based upon the other transactions; and

utilizing mapped transactions to determine if the credit card transaction is valid.